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<p>Substitute for form 1449/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(Use as many sheets as necessary)</i></p>				Complete if Known	
				Application Number	10/559,066-Conf. #1402
				Filing Date	May 3, 2006
				First Named Inventor	William Kennedy
				Art Unit	3691
				Examiner Name	O. Akintola
				Attorney Docket Number	DLT-004
Sheet	1	of	2		

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Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C70	HAVERSON "A Man with Grand Visions," Banking Technology, vol. 10, part 4, May 1993, pp. 30-32.	
	C71	JOST "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, vol. 81, part 4, Mar./Apr. 1993, p. 26-33.	
	C72	TAUHERT "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, no.4, Apr. 1996, p. 34-35.	
	C73	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., vol. 31, part 3, Mar. 1994, p. 6.	

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